

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul J Williamson
Gracelynn Williamson
Debtors

Case No. 23-01337-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 01, 2023

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Paul J Williamson, Gracelynn Williamson, 822 Walnut Street, Avoca, PA 18641-1149
5547653	+ Commonwealth Health, PO Box 637289, Cincinnati OH 45263-7289

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5547652	+ EDI: CAPITALONE.COM	Nov 01 2023 22:46:00	Capital One, PO Box 31293, Salt Lake City UT 84131-0293
5547655	EDI: DISCOVER.COM	Nov 01 2023 22:46:00	Discover, PO Box 15316, Wilmington DE 19850
5547654	+ EDI: MAXMSAIDV	Nov 01 2023 22:46:00	Department of Education/Aidvantage, 1891 Metro Center Dr, Reston VA 20190-5287
5547656	^ MEBN	Nov 01 2023 18:42:52	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5547657	EDI: JPMORGANCHASE	Nov 01 2023 22:46:00	JPMCB Card Services, PO Box 15369, Wilmington DE 19850
5547658	^ MEBN	Nov 01 2023 18:42:53	Lending Point, 1201 Roberts Blvd NW STE 200, Kennesaw, GA 30144-3612
5547659	+ EDI: NAVIENTFKASMSERV.COM	Nov 01 2023 22:46:00	Navient, PO Box 9000, Wilkes Barre PA 18773-9000
5547660	+ EDI: LCIUPSTART	Nov 01 2023 22:46:00	Upstart Finwise Bank, 2950 S Delaware Street STE 3, San Mateo, CA 94403-2577

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
John Fisher	on behalf of Debtor 1 Paul J Williamson johnvfisher@yahoo.com fisherlawoffice@yahoo.com
John Fisher	on behalf of Debtor 2 Gracelynn Williamson johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Lisa Ann Rynard	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Paul J Williamson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1071

EIN --

Debtor 2

Gracelynn Williamson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5664

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-01337-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paul J Williamson

Gracelynn Williamson

11/1/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.